B1 (Official Form 1)(04/13)								
	States Bank tern District of						Voluntary	Petition
Name of Debtor (if individual, enter Last, First. SINGH, NISHAN	, Middle):		Name	of Joint De	ebtor (Spouse	) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and		n the last 8 years:	
Last four digits of Soc. Sec. or Individual-Taxpe (if more than one, state all)  xxx-xx-1770	ayer I.D. (ITIN)/Com	nplete EIN	Last fo	our digits o	f Soc. Sec. or	Individual-T	axpayer I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. and Street, City, 97-36 104 STREET FIRST FLOOR Ozone Park, NY	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place o		11416	Count	y of Reside	ence or of the	Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from str	eet address):		Mailir	ng Address	of Joint Debt	or (if differer	at from street address):	
	г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	<u> </u>							ı
Type of Debtor  (Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Filing Fee (Check one box  Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat debtor is unable to pay fee except in installments. Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerat destor is unable to pay fee except in installments.	(Check  Health Care Bu Single Asset R in 11 U.S.C. § Railroad Stockbroker Commodity Br Clearing Bank Other  Tax-Exe (Check box Debtor is a tax-ex under Title 26 of Code (the Internation	eal Estate as d 101 (51B)  coker  compt Entity  x, if applicable)  xempt organizati the United State al Revenue Code  Check on  Del Check if: Check if: Check if: Check all  are Check all	ion ess e). e box: btor is a si btor is not btor's aggi less than: applicable	defined "incurr a personal business a small business a sm	er 7 er 9 er 11 er 12 er 13 er 13 er primarily co d in 11 U.S.C. § red by an indivioual, family, or Chap debtor as define ness debtor as definitingent liquida amount subject this petition.	Check onsumer debts, a 101(8) as dual primarily household purp ter 11 Debto defined in 11 U.S.C. defined debts (except adjustment)	busine busine pose."	ecognition ding ecognition occeeding are primarily ess debts.  Hers or affiliates) e years thereafter).
Statistical/Administrative Information					S.C. § 1126(b).		SPACE IS FOR COURT	
☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt properties will be no funds available for distribut	erty is excluded and	administrative		es paid,				
Estimated Number of Creditors  1	1,000- 5,001- 5,000 10,000		25,001- 60,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to	] 100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50		100,000,001 0 \$500	\$500,000,001 to \$1 billion				

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition SINGH, NISHAN (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Karamvir Dahiya August 20, 2013 Signature of Attorney for Debtor(s) (Date) Karamvir Dahiva kd9738 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**B1** (Official Form 1)(04/13) Page 3 Name of Debtor(s): Voluntary Petition SINGH, NISHAN (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief ☐ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. X /s/ NISHAN SINGH Signature of Foreign Representative Signature of Debtor NISHAN SINGH Printed Name of Foreign Representative Signature of Joint Debtor Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer August 20, 2013 I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Date compensation and have provided the debtor with a copy of this document Signature of Attorney\* and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services X /s/ Karamvir Dahiya chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Karamvir Dahiya kd9738 Official Form 19 is attached. Printed Name of Attorney for Debtor(s) Dahiya Law Offices LLC Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 75 Maiden Lane Suite 506 Social-Security number (If the bankrutpcy petition preparer is not New York, NY 10038 an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition Address preparer.)(Required by 11 U.S.C. § 110.) Email: karam@bankruptcypundit.com 212 766 8000 Fax: 212 766 8001 Telephone Number August 20, 2013 Address Date \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Date Signature of Debtor (Corporation/Partnership) Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition. Signature of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

> A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Eastern District of New York

In re	NISHAN SINGH		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by mental deficiency so as to be incapable of realizing and making rational financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically im unable, after reasonable effort, to participate in a credit counseling brief through the Internet.); ☐ Active military duty in a military combat zone.	decisions with respect to
☐ 5. The United States trustee or bankruptcy administrator has determine requirement of 11 U.S.C. § 109(h) does not apply in this district.	ned that the credit counseling
I certify under penalty of perjury that the information provided about	ove is true and correct.
Signature of Debtor: /s/ NISHAN SINGH NISHAN SINGH	
Date: August 20, 2013	

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Eastern District of New York**

In re	NISHAN SINGH		Case No.	
-		Debtor ,		
			Chapter	7
			•	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	675.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		59,719.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,516.66
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,663.00
Total Number of Sheets of ALL Schedu	ıles	16			
	To	otal Assets	675.00		
			Total Liabilities	59,719.00	

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Eastern District of New York**

In re	NISHAN SINGH		Case No.	
_		Debtor		
			Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,516.66
Average Expenses (from Schedule J, Line 18)	1,663.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,600.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		59,719.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		59,719.00

	Case 1-13-45101-nhl D	oc 1 Filed 08/20/13	Entered	08/20/13 17:46:22	
B6A (Offic	ial Form 6A) (12/07)				
In re	NISHAN SINGH			Case No	
		Debtor			
_		DULE A - REAL PR			
cotenant, the debtor "J," or "C "Descript	cept as directed below, list all real property in whi community property, or in which the debtor has a r's own benefit. If the debtor is married, state whet " in the column labeled "Husband, Wife, Joint, or ion and Location of Property."	life estate. Include any propert ther husband, wife, both, or the Community." If the debtor hole	y in which the d marital communds no interest in	lebtor holds rights and power nity own the property by pla real property, write "None"	ers exercisable for cing an "H," "W," under
Unexpire	not include interests in executory contracts and Leases.	_			
claims to	an entity claims to have a lien or hold a secured in hold a secured interest in the property, write "Nor petition is filed, state the amount of any exemption	ne" in the column labeled "Amo	ount of Secured	Claim." If the debtor is an ir	idividual or
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
	None				

(Total of this page) Sub-Total > 0.00

Total > 0.00

\_\_\_\_ continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	NISHAN SINGH	,	Case No.
·		Dobtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	CASH	-	45.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	CAPITAL ONE WITH SPOUSE; CASH BELONGING TO WIFE.	-	350.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	TWO CHAIRS, ONE TABLE, ONE BED AND SOME SHEETS ETC.	-	240.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	GARMENTS	-	40.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
			Sub-Tota	al > <b>675.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	NISHAN SINGH	Case No.
_		<del></del>

Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
			(To	Sub-Tota of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	NISHAN SINGH	Case No

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	x			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 675.00 |

B6C (Official Form 6C) (4/13) **NISHAN SINGH** In re Case No. Debtor SCHEDULE C - PROPERTY CLAIMED AS EXEMPT Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds (Check one box) \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3) with respect to cases commenced on or after the date of adjustment.) Current Value of Property Without Deducting Exemption Value of Specify Law Providing Each Exemption Description of Property Claimed Exemption Cash on Hand CASH NYCPLR § 5205(a)(9) 45.00 45.00 Household Goods and Furnishings
TWO CHAIRS, ONE TABLE, ONE BED AND
SOME SHEETS ETC. NYCPLR § 5205(a)(5) 240.00 240.00

Total: 285.00 285.00

B6D (Official Form 6D) (12/07)

In re	NISHAN SINGH		Case No.
		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors hold.	ing	scc	area claims to report on this senedule D.								
CDEDITORIC NAME	C	Husband, Wife, Joint, or Community  C U O N				D I	AMOUNT OF				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	ONTINGENT	UNLIQUIDATED	U T	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY			
Account No.				Т	T E						
			Value \$		D						
Account No.	T										
			Value \$								
Account No.											
			Value \$	-							
Account No.											
			Value \$								
continuation sheets attached	Subtota Subtota										
continuation sneets attached			(Total of the	his	pag	e)					
			(Report on Summary of Sc		`ota lule	- 1	0.00	0.00			

B6E (Offici	al Form 6E) (4/13)			
In re	NISHAN SINGH		Case No	
_		Debtor	,	
	SCHEDULE E - CREDITORS HOLD	ING UNSECU	URED PRIORITY CLAIMS	

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re NISHAN SINGH

Debtor

Case No. \_\_\_\_\_\_\_

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M		OZH-ZGEZ	Q U L	SPUTED	AMOUNT OF CLAIM
Account No. 3499916281569863			Opened 10/01/08 Last Active 9/01/12 Credit Card	T	A T E D	Ď	
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355		-					0.00
Account No. 4862367157937436	t		Opened 4/01/07 Last Active 10/29/07	t		H	
Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130		-	Credit Card				0.00
Account No. <b>4266841099529503</b>	╁		Opened 6/01/06 Last Active 1/19/10	+			0.00
Chase P.o. Box 15298 Wilmington, DE 19850		-	Credit Card				12,651.00
Account No. 4147202042072874	┝		Opened 9/01/08 Last Active 12/16/09	+			12,031.00
Chase P.o. Box 15298 Wilmington, DE 19850		-	Credit Card				741.00
	_	_	1	Subt	tota	ıl	
_4 continuation sheets attached			(Total of				13,392.00

B6F (Official Form 6F) (12/07) - Cont.

In re	NISHAN SINGH	Case No
-		Debtor

Г	16	1	about Wife Irint or Community		_		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AIM	COZH_ZGWZ	DZLLQDLDAFE	$D - \emptyset P \cup H \cup D$	AMOUNT OF CLAIM
Account No. 4128003295658101			Opened 12/01/12 Last Active 8/11/13		T	T E D		
Citibank Citicorp Credit Services/Attn: Centraliz Po Box 20507 Kansas City, MO 64195		-	Credit Card			D		494.00
Account No. 5424180614081310			Opened 11/01/08 Last Active 1/19/10					
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		-	Credit Card					26,542.00
Account No. <b>5466160212485146</b>	┢		Opened 8/01/06 Last Active 2/18/10					<u> </u>
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		-	Credit Card					3,514.00
Account No. <b>5424180779526919</b>			Opened 2/01/09 Last Active 2/18/10					
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		-	Credit Card					1,186.00
Account No. <b>6035320253909772</b>	T		Opened 11/08/06 Last Active 1/01/10					
Citibank Usa Citicorp Credit Services/Attn:Centralize Po Box 20507 Kansas City, MO 64195		_	Charge Account					0.00
Sheet no1 of _4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(To	So Sotal of th		ota pag		31,736.00

B6F (Official Form 6F) (12/07) - Cont.

In re	NISHAN SINGH		Case No.	
		Debtor	,	

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G E N	LIQUID	U T E D	AMOUNT OF CLAIM
Account No. 9935527888			Opened 11/01/07 Last Active 11/25/09	Т	T		
Citibankna Po Box 769006 San Antonio, TX 78245		_	Check Credit Or Line Of Credit		D		6,181.00
A 0004005000	L		On and 44/04/07   1 and 4 aritims 0/00/40		$\bot$	_	0,181.00
Account No. 9961035289	-		Opened 11/01/07 Last Active 3/30/12 Check Credit Or Line Of Credit				
Citibankna 1000 Technology Dr O Fallon, MO 63368		-					
							0.00
Account No. 9939608335  Citibankna Po Box 769006		-	Opened 4/01/08 Last Active 11/28/08 Unsecured				
San Antonio, TX 78245							0.00
Account No. 9938380340  Citibankna Po Box 769006 San Antonio, TX 78245		_	Opened 2/01/08 Last Active 4/04/08 Unsecured				
							0.00
Account No. 9935517313  Citibankna Po Box 769006 San Antonio, TX 78245		_	Opened 11/01/07 Last Active 2/25/08 Unsecured				0.00
Sheet no. 2 of 4 sheets attached to Schedule of		_		Sub	tot	al	0.404.55
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	6,181.00

B6F (Official Form 6F) (12/07) - Cont.

In re	NISHAN SINGH	Case No.
		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	D AIM E.	ONTINGEN	ONL - QU - DATE	SPUTED	AMOUNT OF CLAIM
Account No. 9933061674			Opened 9/01/07 Last Active 11/09/07		Ť	T E D		
Citibankna Po Box 769006 San Antonio, TX 78245		-	Unsecured	-		D		0.00
Account No. <b>4225914632620 Dsnb Macys</b>			Opened 10/01/06 Last Active 3/25/13 Charge Account					
9111 Duke Blvd Mason, OH 45040		-						1,264.00
Account No. 5178007651797110  First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107		-	Opened 1/01/07 Last Active 5/01/07 Credit Card					0.00
Account No. 6018596363325394  GECRB/ Old Navy Attention: GEMB Po Box 103104 Roswell, GA 30076		-	Opened 9/24/06 Last Active 12/19/07 Charge Account					0.00
Account No. 6018596395229341  GECRB/ Old Navy Attention: GEMB Po Box 103104 Roswell, GA 30076		-	Opened 1/31/10 Last Active 1/04/12 Charge Account					0.00
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-1		(T	Su otal of th		ota pag		1,264.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	NISHAN SINGH		Case No.	
		Debtor	,	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5466160136919717			Opened 9/01/12	٦	T E		
New Century Financial 110 S. Jefferson Rd. Suite 104 Whippany, NJ 07981		-	Collection Attorney Citibank Na		D		3,027.00
Account No. 5424180688961199	T		Opened 9/01/12		T	T	
New Century Financial 110 S. Jefferson Rd. Suite 104 Whippany, NJ 07981		-	Collection Attorney Citibank Na				
							3,021.00
Account No. 5424180761857496  New Century Financial 110 S. Jefferson Rd. Suite 104 Whippany, NJ 07981		-	Opened 9/01/12 Collection Attorney Citibank Na				
Thingpairy, no cross							1,098.00
Account No.							
Account No.	╁	H		$\vdash$	<u> </u>	$\vdash$	
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			7,146.00
, ,					Γota		
			(Report on Summary of So				59,719.00

B6G (Official Form 6G) (12/07)
.

In re NISHAN SINGH
.
Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Offi	icial Form 6I) (12/07)			
In re	<b>NISHAN SINGH</b>		Case No.	
		Debtor(s)	<del>-</del>	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	OF DEBTOR AND SP	OUSE		
	RELATIONSHIP(S):	AGE(S):			
Married	Wife	40			
<b>Employment:</b>	DEBTOR	l	SPOUSE		
Occupation					
Name of Employer	CASHIER				
How long employed					
Address of Employer	CROWN FRIED CHICKEN 456 SHUTTER AVENUE EAST NEW YORK				
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
	I commissions (Prorate if not paid monthly)	\$	1,733.33	\$	N/A
2. Estimate monthly overtime	(	\$	0.00	\$	N/A
j		· <u> </u>		_	-
3. SUBTOTAL		\$	1,733.33	\$	N/A
4. LESS PAYROLL DEDUCTION	S				
a. Payroll taxes and social sec	~	\$	216.67	\$	N/A
b. Insurance	unity	\$ <del></del>	0.00	\$ <del></del>	N/A
c. Union dues		\$ <del></del>	0.00	\$ <del></del>	N/A
d. Other (Specify):		<u>\$</u>	0.00	\$ <del>_</del>	N/A
			0.00	\$ —	N/A
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	216.67	\$	N/A
6. TOTAL NET MONTHLY TAKE	E HOME PAY	\$	1,516.66	\$	N/A
7. Regular income from operation of	of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	ort payments payable to the debtor for the debtor's use	or that of	0.00	\$	N/A
11. Social security or government a	ssistance				
(Specify):		\$	0.00	\$	N/A
			0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income					
(Specify):		\$	0.00	\$	N/A
			0.00	\$ <u> </u>	N/A
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY INCO	ME (Add amounts shown on lines 6 and 14)	\$	1,516.66	\$	N/A
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from line	15)	\$	1,516.	.66

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Off	icial Form 6J) (12/07)		
In re	<b>NISHAN SINGH</b>	Case No.	
		Debtor(s)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

	any payments made bi-weekly, quard d on this form may differ from the de				erage monthly
☐ Check this box expenditures labele	x if a joint petition is filed and debtored "Spouse."	r's spouse maintains a s	eparate household. Comple	ete a separate	schedule of
1. Rent or home n	nortgage payment (include lot rented	for mobile home)		\$	675.00
a. Are real estate			No <b>X</b>		
b. Is property ins	surance included?	Yes Yes	No X No X		
	a. Electricity and heating fuel			\$	50.00
	b. Water and sewer			\$	0.00
	c. Telephone			\$	64.00
	d. Other <b>CABLE</b>			\$	60.00
	ance (repairs and upkeep)			\$	24.00
4. Food				\$	500.00
5. Clothing	, .			\$	25.00
6. Laundry and dr				\$	40.00
7. Medical and de				\$	0.00 175.00
	(not including car payments)	:		\$	50.00
9. Recreation, clu 10. Charitable cor	bs and entertainment, newspapers, material tributions	agazines, etc.		\$	0.00
	deducted from wages or included in	homo mortanza nazimi	ants)	Ф	0.00
	a. Homeowner's or renter's	nome mortgage payme	ants)	\$	0.00
	b. Life			\$ 	0.00
	c. Health			\$	0.00
	d. Auto			\$	0.00
	e. Other			Φ	0.00
	ducted from wages or included in hor	ma martanga naymants	<u> </u>	Ψ	0.00
	pecify)	ine mortgage payments	,	\$	0.00
	yments: (In chapter 11, 12, and 13 ca	agag do not list navimar	ats to be included in the	Φ	0.00
plan)	- -	ases, do not fist paymer	its to be included in the	<b>*</b>	
	a. Auto			\$	0.00
				\$	0.00
	c. Other			\$	0.00
	ntenance, and support paid to others			\$	0.00
	support of additional dependents not			\$	0.00
	ses from operation of business, profe	ession, or farm (attach	detailed statement)	\$	0.00
17. Other				\$	0.00
Other				\$	0.00
	IONTHLY EXPENSES (Total lines ne Statistical Summary of Certain Lia			\$	1,663.00
following the filin	ncrease or decrease in expenditures in g of this document:	reasonably anticipated	to occur within the year		
	OF MONTHLY NET INCOME	1. T		Ф	4 E46 CC
	thly income from Line 15 of Schedul	ie i		\$	1,516.66
	thly expenses from Line 18 above ncome (a. minus b.)			\$	1,663.00 -146.34
c. Monthly net	ncome (a. minus v.)			φ	-140.34

B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Eastern District of New York

In re	NISHAN SINGH			Case No.				
			Debtor(s)	Chapter	7			
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDUL	ES			
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR								
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _ sheets, and that they are true and correct to the best of my knowledge, information, and belief.								
Date	August 20, 2013	Signature	/s/ NISHAN SINGH NISHAN SINGH Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

## **United States Bankruptcy Court Eastern District of New York**

In re	NISHAN SINGH		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$20,740.00 JOB CHICKEN FRIED 2012

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS

PAID OR VALUE OF TRANSFERS

**AMOUNT** 

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DAHIYA LAW OFFICES 75 MAIDEN LANE SUITE 506 New York, NY 10038 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR JULY 2013

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1200.00

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

## 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

**ADDRESS** 

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 20, 2013
Signature /s/ NISHAN SINGH
NISHAN SINGH
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

## **United States Bankruptcy Court Eastern District of New York**

	Eastern Distri	ct of New York		
In re NISHAN SINGH	г	Debtor(s)	Case No. Chapter	7
	1	Debtor(s)	Chapter	
CHAPTER 7 IN	NDIVIDUAL DEBTO	R'S STATEMENT	OF INTEN	TION
PART A - Debts secured by property property of the estate. Attach			ed for <b>EAC</b> l	H debt which is secured by
Property No. 1				
Creditor's Name: -NONE-		Describe Property S	ecuring Debt	<b>:</b>
Property will be (check one):  ☐ Surrendered	☐ Retained			
If retaining the property, I intend to (chec ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		id lien using 11 U.S.C	§ 522(f)).	
Property is (check one): ☐ Claimed as Exempt		☐ Not claimed as exe	mpt	
PART B - Personal property subject to un Attach additional pages if necessary.)	expired leases. (All three	columns of Part B mu	st be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2):
I declare under penalty of perjury that personal property subject to an unexpir		intention as to any pr	operty of my	estate securing a debt and/or
Date August 20, 2013		/s/ NISHAN SINGH NISHAN SINGH		

Debtor

## **United States Bankruptcy Court Eastern District of New York**

In r	e NISHAN SING	SH .		Case No	).	
			Debtor(s)	Chapter	7	
			MPENSATION OF AT		`	
1.	compensation paid t	to me within one year before	Rule 2016(b), I certify that I am the filing of the petition in bankruplation of or in connection with the	uptcy, or agreed to be pa	id to me, for se	
					0.0	<u> </u>
	Prior to the fili	ng of this statement I have re	eceived	\$	0.0	00_
	Balance Due			\$	0.0	<u> </u>
2.	The source of the co	ompensation paid to me was:				
	Debtor	☐ Other (specify):				
3.	The source of compo	ensation to be paid to me is:				
	Debtor	☐ Other (specify):				
4.	■ I have not agree	ed to share the above-disclose	ed compensation with any other p	erson unless they are me	mbers and asso	ociates of my law firm.
			ompensation with a person or per f the names of the people sharing			s of my law firm. A
5.	In return for the abo	ove-disclosed fee, I have agre	eed to render legal service for all	aspects of the bankruptc	y case, includin	ıg:
	b. Preparation and	filing of any petition, schedu of the debtor at the meeting o	nd rendering advice to the debtor iles, statement of affairs and plan of creditors and confirmation hear	which may be required;	-	
6.	By agreement with t	he debtor(s), the above-discl	losed fee does not include the foll	owing service:		
			CERTIFICATION			
this	I certify that the forebankruptcy proceeding		nt of any agreement or arrangeme	ent for payment to me for	representation	of the debtor(s) in
Date	ed: <b>August 20, 2</b>	013	/s/ Karamvir	Dahiya		
			Karamvir Da	hiya kd9738		
			Dahiya Law 75 Maiden L	Offices LLC ane		
			Suite 506			
			New York, N	IY 10038 0   Fax: 212 766 8001		
				kruptcypundit.com		

### **United States Bankruptcy Court** Eastern District of New York

In re	NISHAN SINGH			
		Debtor(s)	Chapter	7

### **VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) or attorney for the debtor(s) hereby verify that the attached matrix (list of creditors) is true and correct to the best of their knowledge.

Date: August 20, 2013

/s/ NISHAN SINGH
NISHAN SINGH
Signature of Debtor

Date: August 20, 2013

/s/ Karamvir Dahiya
Signature of Attorney
Karamvir Dahiya kd9738

Dahiya Law Offices LLC 75 Maiden Lane Suite 506 New York, NY 10038 212 766 8000 Fax: 212 766 8001

USBC-44 Rev. 9/17/98

American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355

Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130

Chase P.o. Box 15298 Wilmington, DE 19850

Chase P.o. Box 15298 Wilmington, DE 19850

Citibank Citicorp Credit Services/Attn: Centraliz Po Box 20507 Kansas City, MO 64195

Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Citibank Usa Citicorp Credit Services/Attn:Centralize Po Box 20507 Kansas City, MO 64195

Citibankna Po Box 769006 San Antonio, TX 78245 Citibankna 1000 Technology Dr O Fallon, MO 63368

Citibankna Po Box 769006 San Antonio, TX 78245

Dsnb Macys 9111 Duke Blvd Mason, OH 45040

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

GECRB/ Old Navy Attention: GEMB Po Box 103104 Roswell, GA 30076

GECRB/ Old Navy Attention: GEMB Po Box 103104 Roswell, GA 30076

New Century Financial 110 S. Jefferson Rd. Suite 104 Whippany, NJ 07981 New Century Financial 110 S. Jefferson Rd. Suite 104 Whippany, NJ 07981

New Century Financial 110 S. Jefferson Rd. Suite 104 Whippany, NJ 07981

B22A (Official Form 22A) (Chapter 7) (04/13)

In re NISHAN SINGH	
Debtor(s)	According to the information required to be entered on this statement
Case Number:	(check one box as directed in Part I, III, or VI of this statement):
(If known)	☐ The presumption arises.
	■ The presumption does not arise.
	☐ The presumption is temporarily inapplicable.

### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by \$707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS			
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.			
	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).			
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.			
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.			
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.			
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard			
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;			
	OR			
	<ul> <li>b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>			

	Part II. CALCULATION OF M	ION	NTHLY INC	CON	ME FOR § 707(	<b>o</b> )( <b>7</b> )	EXCLUSION	ſ	
	Marital/filing status. Check the box that applies a		-		-	statem	ent as directed.		
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.								
	b. $\square$ Married, not filing jointly, with declaration								
2	"My spouse and I are legally separated under purpose of evading the requirements of § 707								
2	for Lines 3-11.	(0)(2	2)(A) of the ba	IIKIU	picy Code. Compie	te om	y Column A ( De	DLO.	s income )
	c.   Married, not filing jointly, without the declar	aratio	on of separate l	ouse	eholds set out in Lin	e 2.b a	bove. <b>Complete</b> b	oth	Column A
	("Debtor's Income") and Column B ("Spot						<b>.</b>		
	d. $\square$ Married, filing jointly. Complete both Col						ouse's Income")	for	Lines 3-11.
	All figures must reflect average monthly income re						Column A		Column B
	calendar months prior to filing the bankruptcy case the filing. If the amount of monthly income varied						Debtor's		Spouse's
	six-month total by six, and enter the result on the			11115,	you must divide the		Income		Income
3	Gross wages, salary, tips, bonuses, overtime, con	mmi	ssions.			9	1,600.00	\$	0.00
	Income from the operation of a business, profess	sion	or farm. Subt	ract 1	Line b from Line a a		·		
	enter the difference in the appropriate column(s) o	f Lir	ne 4. If you ope	erate	more than one				
	business, profession or farm, enter aggregate numbers								
4	not enter a number less than zero. <b>Do not include Line b as a deduction in Part V.</b>	any	part of the bu	sine	ss expenses entered	on			
7	Ellie b ub u deduction in 1 ure v.		Debtor		Spouse				
	a. Gross receipts	\$	0	.00	\$ 0.	00			
	b. Ordinary and necessary business expenses	\$		.00		00			
	c. Business income		btract Line b fr			5	0.00	\$	0.00
	Rent and other real property income. Subtract I								
	the appropriate column(s) of Line 5. Do not enter part of the operating expenses entered on Line l					y			
5	ran or and or annual surface and an annual s		Debtor		Spouse				
	a. Gross receipts	\$		.00	\$ 0.	00			
	b. Ordinary and necessary operating expenses			.00		00		_	
	c. Rent and other real property income	Su	btract Line b fr	om I	ine a				0.00
6	Interest, dividends, and royalties.					\$			0.00
7	Pension and retirement income.					\$	0.00	\$	0.00
	Any amounts paid by another person or entity,								
8	<b>expenses of the debtor or the debtor's dependen purpose.</b> Do not include alimony or separate main								
	spouse if Column B is completed. Each regular pa	ayme	ent should be re	porte	ed in only one colun	ın;			
	if a payment is listed in Column A, do not report the	_				5	0.00	\$	0.00
	<b>Unemployment compensation.</b> Enter the amount								
	However, if you contend that unemployment comp benefit under the Social Security Act, do not list the								
9	or B, but instead state the amount in the space belo		or sacri	o.n.p					
	Unemployment compensation claimed to								
	be a benefit under the Social Security Act Debto	or \$	0.00	Spo	ouse \$ 0.	00	0.00	\$	0.00
	<b>Income from all other sources.</b> Specify source an								
	on a separate page. Do not include alimony or sep spouse if Column B is completed, but include all					r			
	maintenance. Do not include any benefits receive								
10	received as a victim of a war crime, crime against								
10	domestic terrorism.	_	ъ.		<u> </u>				
		¢	Debtor		Spouse	$-\parallel$			
	a. b.	\$			\$	$\dashv$			
	Total and enter on Line 10						0.00	\$	0.00
11	Subtotal of Current Monthly Income for § 707(	b)(7)	Add Lines 3	thru	10 in Column A and		. 0.00	Ψ	0.50
11	Column B is completed add Lines 3 through 10 in					1, 11	1.600.00	\$	0.00

4

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			1,600.00		
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the enter the result.	\$	19,200.00			
14	Applicable median family income. Enter the median family income for the applicable state and household size.  (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: NY b. Enter debtor's household size:	3	\$	69,052.00		
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of	of this statement.				

### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

			statement omy ii requ		
	Part IV. CALCUL	ATION OF CURREN	T MONTHLY INCON	ME FOR § 707(b)(2	2)
16	Enter the amount from Line 12.				\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.    S				\$
18	Current monthly income for § 70	<b>7(b)(2).</b> Subtract Line 17 fr	om Line 16 and enter the resu	ılt.	\$
	Part V. C	ALCULATION OF I	EDUCTIONS FROM	INCOME	
	Subpart A: De	ductions under Standar	ds of the Internal Revenu	e Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			\$	
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tay return, plus the number of any additional dependents whom				
	a1. Allowance per person	a2.	Allowance per person		
	b1. Number of persons	b2.	Number of persons		
	c1. Subtotal	c2.	Subtotal		\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.  \$ **Total Control of the IRS Housing and Utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.				
	<ul> <li>a. IRS Housing and Utilities Standards; mortgage/rental expense</li> <li>b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</li> </ul>	\$			
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$		
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are contention in the space below:	led under the IRS Housing and Utilities	\$		
	Local Standards: transportation; vehicle operation/public transportation are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.				
22A	Check the number of vehicles for which you pay the operating expens included as a contribution to your household expenses in Line 8.	es or for which the operating expenses are			
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards:  Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter				
	the result in Line 23. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle				
	b. 1, as stated in Line 42 c. Net ownership/lease expense for Vehicle 1	\$ Subtract Line b from Line a.	\$		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Powments for any debta accuracy by Vehicle 2, as stated in Line 42; subtract Line b from Line and enter				
	a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2	\$ Subtract Line b from Line a.	\$		
25	Other Necessary Expenses: taxes. Enter the total average monthly extate and local taxes, other than real estate and sales taxes, such as increase security taxes, and Medicare taxes. Do not include real estate or sale	xpense that you actually incur for all federal, ome taxes, self employment taxes, social	\$		
	security taxes, and Medicare taxes. Do not include real estate or sales taxes.				

26	Other Necessary Expenses: involuntary deductions for employment. Enter deductions that are required for your employment, such as retirement contribute. Do not include discretionary amounts, such as voluntary 401(k) contributions.	tions, union dues, and uniform costs.	\$		
27	Other Necessary Expenses: life insurance. Enter total average monthly pren life insurance for yourself. Do not include premiums for insurance on your any other form of insurance.		\$		
28	Other Necessary Expenses: court-ordered payments. Enter the total month pay pursuant to the order of a court or administrative agency, such as spousal of include payments on past due obligations included in Line 44.		\$		
29	Other Necessary Expenses: education for employment or for a physically of the total average monthly amount that you actually expend for education that is education that is required for a physically or mentally challenged dependent characteristics is available.	s a condition of employment and for	\$		
30	Other Necessary Expenses: childcare. Enter the total average monthly amou childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not inclu</b>	int that you actually expend on de other educational payments.	\$		
31	Other Necessary Expenses: health care. Enter the total average monthly ame health care that is required for the health and welfare of yourself or your dependence or paid by a health savings account, and that is in excess of the amount include payments for health insurance or health savings accounts listed in	ndents, that is not reimbursed by unt entered in Line 19B. <b>Do not</b>	\$		
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 th	hrough 32.	\$		
	Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
34	a. Health Insurance \$				
	b. Disability Insurance \$				
	c. Health Savings Account \$		\$		
	Total and enter on Line 34.				
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local				
38	Education expenses for dependent children less than 18. Enter the total averactually incur, not to exceed \$156.25* per child, for attendance at a private or pschool by your dependent children less than 18 years of age. You must provid documentation of your actual expenses, and you must explain why the amonecessary and not already accounted for in the IRS Standards.	public elementary or secondary le your case trustee with	\$		

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					\$	
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).					e form of cash or	\$
41	Tota	l Additional Expense Dedu	ctions under § 707(b). Enter the total of	Lines	34 through 40		\$
			Subpart C: Deductions for De	ebt F	Payment		
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
	a.	Name of Creditor	Property Securing the Debt	\$	verage Monthly Payment	Does payment include taxes or insurance?  □yes □no	
				7	Total: Add Lines	-	\$
43	payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor					\$	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do</b>					\$	
			enses. If you are eligible to file a case under a by the amount in line b, and enter the re				
45	a. b.	Current multiplier for yo issued by the Executive (information is available at the bankruptcy court.)	ly chapter 13 plan payment.  ur district as determined under schedules  Office for United States Trustees. (This at www.usdoj.gov/ust/ or from the clerk of the strative expense of chapter 13 case	X	tal: Multiply Line	es a and b	\$
46	Tota		nent. Enter the total of Lines 42 through 4		1 5		\$
		<u></u>	Subpart D: Total Deductions	from	Income		<u>                                     </u>
47	Tota	l of all deductions allowed	under § 707(b)(2). Enter the total of Line				\$
		Part VI	. DETERMINATION OF § 707(	b)(2	) PRESUMP	ΓΙΟΝ	
48							
49	Ente	r the amount from Line 47	(Total of all deductions allowed under §	707(	(b)(2))		\$
50	Mon	thly disposable income und	ler § 707(b)(2). Subtract Line 49 from Lin	ie 48 :	and enter the resu	lt.	\$
51	60-m	_	der § 707(b)(2). Multiply the amount in L	ine 5	0 by the number of	60 and enter the	\$

	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed.					
52	☐ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
32	☐ The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remaind					
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Li	ines 53 through 55).				
53	Enter the amount of your total non-priority unsecured debt	\$				
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$				
	Secondary presumption determination. Check the applicable box and proceed as directed.					
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise of this statement, and complete the verification in Part VIII.	e" at the top of page 1				
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	on arises" at the top				
	Part VII. ADDITIONAL EXPENSE CLAIMS					
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the you and your family and that you contend should be an additional deduction from your current monthly income unde 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average n each item. Total the expenses.	er §				
	Expense Description Monthly Amoun	nt				
	a. \$	_				
	b.	_				
	d. \$	-				
	Total: Add Lines a, b, c, and d \$					
	Part VIII. VERIFICATION					
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint	t case, both debtors				
	must sign.)  Date: August 20, 2013 Signature: /s/ NISHAN SINGH					
57	NISHAN SINGH					
	(Debtor)					
	$oldsymbol{i}$					

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

# STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DERLOK(2):	NISHAN SINGH	CASE NO.:.
Pursuant to concerning Related	o Local Bankruptcy Rule 1073 Cases, to the petitioner's best	8-2(b), the debtor (or any other petitioner) hereby makes the following disclosure knowledge, information and belief:
was pending at any spouses or ex-spous partnership and one have, or within 180	time within eight years before ses; (iii) are affiliates, as define or more of its general partners	for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are the in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a s; (vi) are partnerships which share one or more common general partners; or (vii) f either of the Related Cases had, an interest in property that was or is included in the a).]
■ NO RELATED	CASE IS PENDING OR HAS	S BEEN PENDING AT ANY TIME.
☐ THE FOLLOW	ING RELATED CASE(S) IS I	PENDING OR HAS BEEN PENDING:
1. CASE NO.:	JUDGE: DISTRI	CT/DIVISION:
CASE STILL PENI	DING (Y/N):	[If closed] Date of closing:
CURRENT STAT	US OF RELATED CASE:	
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)
		(Refer to NOTE above):
	LISTED IN DEBTOR'S SCHOF RELATED CASE:	HEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
2. CASE NO.:	JUDGE: DISTRIC	CT/DIVISION:
CASE STILL PENI	DING (Y/N):	[If closed] Date of closing:
CURRENT STAT	US OF RELATED CASE:	
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)
		(Refer to NOTE above):
	LISTED IN DEBTOR'S SCH OF RELATED CASE:	HEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
3. CASE NO.:	JUDGE: DISTRIC	CT/DIVISION:
		[If closed] Date of closing:
CURRENT STAT	US OF RELATED CASE:	(Discharged/awaiting discharge, confirmed, dismissed, etc.)
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WH	ICH CASES ARE RELATED	(Refer to NOTE above):
REAL PROPERTY	' LISTED IN DEBTOR'S SCH	HEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN (OVER)

DISCLOSURE OF RELATED CASES (cont'd) SCHEDULE "A" OF RELATED CASE:	
<i>NOTE:</i> Pursuant to 11 U.S.C. § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.	
TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:	
I am admitted to practice in the Eastern District of New York (Y/N):Y	
CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable):	
I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.	
/s/ Karamvir Dahiya	
Karamvir Dahiya kd9738 Signature of Debtor's Attorney Dahiya Law Offices LLC 75 Maiden Lane	Signature of Pro Se Debtor/Petitioner
Suite 506 New York, NY 10038 212 766 8000 Fax:212 766 8001	Signature of Pro Se Joint Debtor/Petitioner
	Mailing Address of Debtor/Petitioner
	City, State, Zip Code
Area Code and Telephone Number Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.  NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise	
NOTE: Any change in address must be reported to the Court immediate result.	ely IN WRITING. Dismissal of your petition may otherwise

USBC-17 Rev.8/11/2009